AMENDMENTS TO THE CLAIMS

The following is a complete, marked-up listing of revised claims with a status identifier in parenthesis, underlined text indicating insertions, and strike through and/or double-bracketed text indicating deletions.

LISTING OF CLAIMS

1. (Currently Amended) A method for authenticating a user who is attempting access to a network resource or service on a computer or server through an access terminal, the method comprising:

determining an ID of the user attempting access,

determining a current physical location of the access terminal;

determining a current physical location of an identified mobile terminal, the mobile terminal not being unassociated with communicatively connected to the access terminal, the identity of the mobile terminal being associated with an authorized user who has the determined ID;

comparing the current physical location of the access terminal with the current physical location of the mobile terminal to verify the location of the authorized user as being within a range of the access terminal; and

denying or granting access to the network resource or service based on the results of the comparing step.

2. (Original) The method of claim 1 wherein the physical location of the

access terminal is determined from a received response to a location query sent to the access terminal.

- 3. (Original) The method of claim 1 wherein the access terminal is at a fixed location that is determined from an identity of that access terminal.
- 4. (Original) The method of claim 1 wherein the physical location of the mobile terminal is determined from a received response to a location query sent to the mobile terminal.
- 5. (Original) The method of claim 1 wherein the physical location of the mobile terminal is determined from a message received from the mobile terminal that is sent by the user.
- 6. (Original) The method of claim 5 wherein the message received from the mobile terminal identifies the current location of the mobile terminal and identity of the mobile terminal.
- 7. (Original) The method of claim 1 wherein if the current physical location of the access terminal and the current physical location of the mobile terminal are within a predetermined range of one another, then access is granted.
- 8. (Currently Amended) A method at a mobile terminal comprising:

in response to a request, determining a current physical location of the mobile terminal and sending the determined current physical location to a specified location for comparison with a current physical location of an access terminal from which a user is attempting access to a network resource or service and for which the mobile terminal has been identified as being associated with an authorized user of the network resource or service, and to verify the location of the authorized user as being within a range of the access terminal based on the comparison access to the network resource or service is granted or denied, the mobile terminal and the access terminal not being associated communicatively connected.

- 9. (Original) The method of claim 8 wherein the request is received and the response sent over a wireless network.
- 10. (Original) The method of claim 8 wherein the request is received on the access terminal and the response is sent over a wireless network.
- 11. (Currently Amended) Apparatus for authenticating a user who is attempting access to a network resource or service on a computer or server through an access terminal, the apparatus comprising:

means for determining an ID of the user attempting access,

means for determining a current physical location of the access terminal;

means for determining a current physical location of an identified mobile terminal, the identity of the mobile terminal being associated with an Page 4

authorized user who has the determined ID, the mobile terminal not being unassociated with communicatively connected to the access terminal;

means for comparing the current physical location of the access terminal with the current physical location of the mobile terminal to verify the location of the authorized user as being within a range of the access terminal; and

means for denying or granting access to the network resource or service based on the comparison.

- 12. (Original) The apparatus of claim 11 wherein the physical location of the access terminal is determined from a received response to a location query sent to the access terminal.
- 13. (Previously Presented) The apparatus of claim 11 wherein the access terminal is at a fixed location that is determined from the identity of that access terminal.
- 14. (Original) The apparatus of claim 11 wherein the physical location of the mobile terminal is determined from a received response to a location query sent to the mobile terminal.
- 15. (Original) The apparatus of claim 11 wherein the physical location of the mobile terminal is determined from a message received from the mobile terminal that is sent by the user.

- 16. (Original) The apparatus of claim 15 wherein the message received from the mobile terminal identifies the current location of the mobile terminal and identity of the mobile terminal.
- 17. (Original) The apparatus of claim 11 wherein access is denied if the current physical location of the access terminal and the current physical location of the mobile terminal are different or not within a predetermined range of one another.
- 18. (Currently Amended) A computer readable medium tangibly embodying a program of instructions executable by a computer to perform a method for authenticating a user who is attempting access to a network resource or service on a computer or server through an access terminal, the method comprising:

determining an ID of the user attempting access,

determining a current physical location of the access terminal;

determining a current physical location of an identified mobile terminal, the identity of the mobile terminal being associated with an authorized user who has the determined ID, the mobile terminal not being unassociated with emmunicatively connected to the access terminal;

comparing the current physical location of the access terminal with the current physical location of the mobile terminal to verify the location of the authorized user as being within a range of the access terminal; and

denying or granting access to the network resource or service based on the results of the comparing step.

- 19. (Previously Presented) The medium of claim 18 wherein in the method the physical location of the access terminal is determined from a received response to a location query sent to the access terminal.
- 20. (Previously Presented) The medium of claim 18 wherein in the method the access terminal is at a fixed location that is determined from an identity of that access terminal.
- 21. (Previously Presented) The medium of claim 18 wherein the method the physical location of the mobile terminal is determined from a received response to a location query sent to the mobile terminal.
- 22. (Previously Presented) The medium of claim 18 wherein the method the physical location of the mobile terminal is determined from a message received from the mobile terminal that is sent by the user.
- 23. (Previously Presented) The medium of claim 22 wherein the method the message received from the mobile terminal identifies the current location of the mobile terminal and identity of the mobile terminal.

24. (Previously Presented) The medium of claim 18 wherein the method if the current physical location of the access terminal and the current physical location of the mobile terminal are within a predetermined range of one another, then access is granted.